

more than 25 miles away from their workplace are allowed to take up to three hours of leave. Enforcement of these provisions is tied into the Family Medical Leave Act. By and large, Americans who do not vote cite employment as the top reason for not voting. The VOTE Act allows them to work and vote without the fear of losing their jobs in the process.

My legislation, Mr. Speaker, is not the silver bullet to improving our election system. However, it draws upon the best practices in the country in an effort to maximize voter turnout and participation in the democratic process. Congress cannot and will not drive up participation in elections without the progressive minded approach that is embedded in the VOTE Act.

If we do not make it easier for people to vote, then they just won't. Congress must provide voters with more opportunities to vote. If it does not, then national turnout percentages will rarely exceed 50 percent, and we will never be able to call ourselves a true democracy.

I urge my colleagues to support the VOTE Act and call on the Leadership to bring it to the floor for its immediate consideration.

HAPPY BIRTHDAY, ALBANY
STATE!

HON. SANFORD D. BISHOP, JR.

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Mr. BISHOP of Georgia. Mr. Speaker, I rise today to congratulate one of our country's truly great institutions of higher learning, Albany State University—which this year is celebrating its 100th birthday.

Albany State, located in Albany, Georgia in the heart of our state's Second Congressional District, opened its doors in 1903 as a privately funded institution as the Albany Bible and Manual Training Institute, serving young African American men and women in an area where few educational opportunities were then available.

Today, the university, now a part of the state system, serves an increasingly diverse student body while continuing to fulfill its historic mission in reaching out to our region's underserved populations.

Albany State's first job is to provide an excellent education to its students, offering a wide range of undergraduate and graduate degrees and a variety of non-degree educational programs.

But Albany State also does much more.

This highly committed, creative, vibrant educational complex has made, and is making, a major contribution to the growth of the whole community and region through its research, outreach and public service activities.

The history of Albany State is one of steady growth and success.

In the early years, the school provided much needed teacher and vocational training. In 1917, the school became a two-year state-supported college with a new name, the Georgia Normal and Agricultural College, with programs in teaching and agriculture. In 1943, the growing institution again acquired a new name, Albany State College. Over the ensuing years, Albany State added more and more undergraduate and eventually graduate degrees, and university status was granted in 1996.

Albany State has been blessed with outstanding leadership. Dr. Joseph Winthrop Holley was the first President, and he served in that capacity for 40 years. He was succeeded by Dr. Aaron Brown; Dr. William H. Dennis; Dr. Thomas Miller Jenkins; Dr. Charles L. Hayes, and Dr. Billy C. Black. Albany State's current president is among the country's leading educational figures, Dr. Portia Holmes Shields, whose sister is our own Eleanor Holmes Norton.

Mr. Speaker, I would like to place in the Record part of Albany State's Centennial Resolution, which says:

Whereas, Albany State University's tradition of excellence has been the result of dedicated service by faculty, staff, students and community;

Whereas, Albany State University is a progressive institution fostering the growth and development of the region, state and nation through teaching, research, creative expression and public service;

Whereas, Albany State University embraces the concept of 'students first' as a core institutional value, promotes global learning, and is committed to educational excellence with special emphasis on the underserved while continuing to serve the educational needs of an increasingly diverse student population;

Whereas, Albany State University celebrates throughout the year of our Lord two thousand and three the centennial theme, "A Glorious Past to Cherish, An Infinite Future to Fulfill";

Whereas, Albany State University is recognized for its unwavering commitment to graduating empowered leaders, building better communities and making the difference.

Now therefore be it *resolved* That April 4, 2003 is recognized as Albany State University Day in the City of Albany in recognition of the Centennial Founders Day celebration of Albany State University.

Happy Birthday, Albany State!

PERSONAL EXPLANATION

HON. HILDA L. SOLIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Ms. SOLIS. Mr. Speaker, during rollcall vote No. 87 on H.R. 1104, Feeney of Florida amendment, I was unavoidably detained. Had I been present, I would have voted "no."

WOMEN'S HISTORY MONTH

HON. DANNY K. DAVIS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Mr. DAVIS of Illinois. Mr. Speaker, the great issues of war and peace have rightfully dominated the news and the focus of our attention as a people and as a legislative body during the month of March. Nevertheless, other events must continue on.

March, of course, is Women's History Month. It is not designated Women's History Month because we may ignore the role and history of women for the other eleven months of the year. Quite the opposite. We have designated March as Women's History Month to highlight, for on-going consideration, the status, condition and progress of women.

The Congress established Women's History Week in 1981 and expanded it to Women's History Month in 1987. In that short period Women's History Month has become a time when men and women learn about the history of more than half of our population, much of which is not recorded in standard history books. The rediscovery of our "missing" history has been a beneficent thing for America.

As for the status of women, this year we note with satisfaction that women have made progress toward equality. At the same time, we remain deeply concerned about how far women need to go before they achieve what simple fairness and justice would demand: full equality.

Mr. Speaker, just a few numbers to highlight the current status of women:

The median earnings of women age 15 and older who worked full time, year around, after adjustment for inflation, increased 3.5 percent in 2001, the fifth consecutive increase. Women in this group earn \$0.76 for every dollar their male counterparts earn. This ratio represents an all-time high according to the census bureau.

The gap between men and women with college degrees has not closed completely, but the percentages are close: 25 percent of women age 25 and over now have a bachelor's degree or higher compared with 29 percent of men. For younger women, age 25 to 34, 33 percent hold a bachelor's degree or higher compared to 29 percent of their male counterparts of the same age. Young women also have a higher high school completion rate than young men: 89 percent v. 85 percent.

The percentage of women who cast a ballot in the last Presidential election was 61 percent compared with 58 percent of men. Women have voted at higher rates than men in every Presidential election since 1984.

There are now 10 million single mothers up from 3 million in 1970. Overall about 26 percent of all parent-child situations consist of a single mother and her own children up from 12 percent in 1970.

Women are far more likely than men to live in poverty, especially seniors. According to the census bureau 12 percent of women age 65 and older lived in poverty compared with 7 percent of men.

Nearly 16 percent of men age 15 and older who worked full time in 2001 earned \$75,000 per year compared with 6 percent of women. About 20 percent of men earned \$50,000 to \$75,000 compared to 12 percent of women.

Mr. Speaker, there are especially troubling increases in the number of women who are in prison and there remain significant disparities between men and women in health care and other vital social indices.

Mr. Speaker, women may not have had their history fully recorded, but they have always assumed their full share and more in the building of our nation, in creating and protecting America's families, in developing art, culture and science, public policy, health care, education and any other field one can name. However, it has required constant struggle on the part of women.

Thus, women have always played an important part in shaping public opinion but it was not until 1916 that Jeanette Rankin of Montana became the first woman elected to the U.S. House of Representatives and not until 1992 that Carol Moseley Braun became the first African American woman elected to the U.S. Senate.

Anne Bradstreet became the first published American writer in 1650 and in 1993 Toni Morrison became the first African American woman to win the Nobel prize in literature.

Over the course of our history we have seen an unending string of "firsts." The first woman to receive her M.D. degree: Elizabeth Blackwell—1849. The first female professional chemist: Ellen Swallow Richards—1873. First American woman in Space: Sally Ride—1983. First woman U.S. Surgeon General; Antonia Novello—1990.

Mr. Speaker, the history of American women is an inexhaustible subject. No one can reduce it to a single sound byte or a single notion. One thing is clear: the march to equality is irresistible and unrelenting.

The Equal Rights Amendment was first drafted by Alice Paul in 1923. The message was simple and clear: "Equality of rights under the law shall not be denied or abridged by the United States or by any State on account of sex."

The Congress did not pass, and send to the states, the ERA until March 22, 1972. The states failed to ratify. But our responsibility as a people and as a legislative body remains. Women demand and deserve equality in every sphere of life, beginning with the law. It is high time for us to recognize and ratify that most just and basic demand.

CHATARD WINS INDIANA STATE BOYS BASKETBALL CHAMPIONSHIP

HON. JULIA CARSON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Ms. CARSON of Indiana. Mr. Speaker, I rise to congratulate Bishop Chatard High School, Indianapolis, IN, on winning the Indiana State Boys Basketball Championship (Class 3A). Chatard's Trojans triumphed over Fort Wayne Elmhurst by a score of 78-44.

The Chatard Trojans won their first state basketball title ever on Saturday night to complete an outstanding season record of 22-2.

Congratulations to Coach Dan Archer and the Chatard Trojan players: John Loughery, Jamaal Wade, Dray Mason, Marques Presley, Ryan Baker, Mike Dury, Frank Halliburton, Greg Cage, Dan Cage, Tony Barnes, Jimmy Scheidler, and Jonas Coleman.

The Indiana State Boys Basketball Championship was played at Conseco Fieldhouse in Indianapolis, IN.

The Trojans competitive spirit and remarkable sportsmanship contributed to an excellent season for the team. I applaud their skilled teamwork and hope next year's season will bring them another state final championship.

Again, an outstanding example of perfect teamwork.

Congratulations to the Trojans! Job well done. You've made us proud!

TRIBUTE TO MRS. ARLINE SCHWARTZMAN

HON. FRANK PALLONE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Mr. PALLONE. Mr. Speaker, I would like to take this opportunity to congratulate Mrs.

Arline Schwartzman who is being honored by the Highland Park Conservative Temple and Center. I am proud to have Mrs. Schwartzman as one of my constituents and I commend her for the dedication and devotion she has exhibited to her community over the past four decades.

Mrs. Schwartzman's passion for humanitarian, civic, and philanthropic undertakings are a direct reflection of her character. Arline Schwartzman has been an active member of the Highland Park Temple for almost 40 years and her extraordinary record has been displayed as she has shared her time, talent, and expertise with tremendous commitment.

Born in Jersey City, Mrs. Schwartzman moved to Highland Park shortly after her marriage to her late husband, Mr. Henry Schwartzman. Ever since then she has been vibrantly active in the community. Upon joining Highland Park Temple, she and Henry became involved in temple events where she continues to be an energetic member of the community by participating in programs, classes, and activities.

Mrs. Schwartzman has also had an impact on communities outside of her Temple. Her strong commitment to the health care field is evident by her 50 years of volunteer service at Robert Wood Johnson University Hospital. Presently she serves as Secretary of the Board of Directors and has been a member of the Board since 1965. In that time, she was instrumental in the Hospital's transformation from a small community hospital to one of the nation's leading academic health centers.

Mrs. Schwartzman is also a life member of Hadassah and Brandeis and an active member of the Jewish Federation of Greater Middlesex County. She is also a member of the temple's Board of Trustees, the Sisterhood Board, and is active on the Refurbishment Committee. Recently Arline presented the Temple with a beautiful Sefer Torah in memory of her husband.

Other honors that Mrs. Schwartzman has received in her tenure of community service include the Torch of Liberty Award of the Anti-Defamation League, the National Volunteer Award of the Center for Volunteer Action, the Testimonial of Appreciation of the American Hospital Association, and the Community Leader of Distinction Award of the Middlesex County Regional Chamber of Commerce.

Arline Schwartzman is still a resident of Highland Park, with her mother Beatrice. She has been blessed with a wonderful family: Paula and Larry Melz, Roberta and Jeffrey Kirsch, Terri and Richard Beck, and Shelia and Richard Weber. She is also proud of her 8 grandchildren: Stacy, Steven, Lauren, Daniel, Julie, Jerry, David and Michael.

Mr. Speaker, I ask that my colleagues join me in honoring this extraordinary individual for her invaluable and enthusiastic commitment to her community.

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2003

SPEECH OF

HON. BETTY McCOLLUM

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 19, 2003

The House in Committee of the Whole House on the State of the Union had under

consideration the bill (H.R. 975) to amend title 11 of the United States Code, and for other purposes:

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2003

HON. BETTY McCOLLUM

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Ms. McCOLLUM. Mr. Chairman, I rise in opposition to H.R. 975, a bill to modify our nation's bankruptcy system. I support holding individuals responsible for paying debts that they can reasonably afford. Our banks, credit unions and other responsible financial institutions should not have to foot the bill for individuals who take advantage of the system to avoid their debts. I support efforts to curb the overwhelming number of bankruptcies filed each year, which strain our responsible financial institutions and their ability to provide low-cost services to consumers. Unfortunately, I cannot support this very unbalanced legislation.

I have spoken with bankruptcy judges from Minnesota who share my concern that this bill will be particularly harmful to working families. The bill before us today will make it harder for custodial parents to collect child support. Further, it does nothing to hold credit card companies accountable for using risky business practices to extend thousands of dollars of credit to those individuals already deep in debt. Despite significant pressure from Democratic members to implement meaningful disclosure requirements, this bill does not go nearly far enough in requiring that credit card companies provide information that consumers need to practice good financial planning.

Supporters of this legislation claim that it puts children first by making child support claims the number one priority when assets are distributed in bankruptcy cases. But bankruptcy judges have told me that by forcing debtors to pay off more of their credit card debt after bankruptcy, this bill will directly impair their ability to make child support payments. It is wrong to make custodial parents and children who are owed support compete with the lawyers of credit card companies with deep pockets for the debtor's limited resources.

This bill also fails to hold credit card companies accountable for extending thousands of dollars in credit to college students using questionable marketing tactics. College students and their parents tell me that students find almost unlimited credit readily available. Credit card companies are setting up shop on campus, offering easy credit with free gifts such as T-shirts, flashlights, pens or water jugs. Students are offered "teaser" interest rates of 5 to 7 percent, while failing to realize that their rates can later hit 20 percent. As a result, 10 percent of all college students owe \$7,000 or more to credit card companies. Because financial aid has failed to keep pace with inflation, these students also owe an average of \$17,000 to the federal government upon graduation. We must do more to help our students.

We must do something to curb the number of personal bankruptcies that strain our banks,